



October 10, 2006 FEMA-1662-DR-IN-NR02

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DISASTER NEWS

APPLICATION NUMBER FOR DISASTER ASSISTANCE AVAILABLE FOR THOSE AFFECTED BY RECENT FLOODING IN INDIANA

INDIANAPOLIS — A toll-free application telephone number is operational for those in Lake and Vanderburgh Counties who suffered property damage or loss from the severe storms and flooding that occurred September 12 through 14.

Larry Sommers, federal coordinating officer with the Federal Emergency Management Agency (FEMA), and Eric Dietz, state coordinating officer and executive director of the Indiana Department of Homeland Security (IDHS), urge those affected by the disaster to apply for assistance immediately by calling toll-free **1-800-621-FEMA** (3362), from 8 a.m. to 6 p.m. (local time) seven days a week until further notice. Those with speech or hearing impairment may call **TTY 1-800-462-7585**. Multilingual operators are available to answer calls, and disaster victims may also apply online at www.fema.gov.

In response to a request from Governor Mitch Daniels, President Bush signed a major disaster declaration on October 6 designating the two counties eligible for federal aid to help meet the recovery needs of affected residents and business owners. Federal funding is also available on a cost-sharing basis for hazard mitigation measures statewide. Additional designations for assistance may be made at a later date if requested by the state and warranted by the results of further damage assessments.

Disaster assistance, to be coordinated by FEMA, can include grants to help pay for temporary housing, home repairs and other serious disaster-related expenses. Low-interest disaster loans from the U.S. Small Business Administration (SBA) also will be available to cover residential and business losses not fully compensated by insurance.

"Your phone call is your application for both state and federal assistance available under the disaster declaration," Sommers said. "Telephone application has proven to be the simplest, quickest, most efficient and confidential way to apply, and residents may also register online at www.fema.gov."

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When calling to apply or registering online have the following information available:

- Your legal name. (Do not use a nickname or abbreviation);
- Your current phone number;
- Your address at the time of the disaster and the address where you are now staying;
- Your Social Security number;
- A general list of damages and losses you suffered;
- If insured, the name of your insurance company or agent and your policy number;
- General financial information: and
- Bank account coding if you wish to receive your assistance through direct deposit.

"Don't prejudge your eligibility," Dietz said. "Call to apply so that if you have eligible losses you will receive assistance as quickly as possible to help with the recovery process."

Residents and business owners who previously registered with the American Red Cross, Salvation Army and any another voluntary agency or who have reported damage to county or local officials need to apply for federal and state assistance programs by calling FEMA's toll-free number or registering online.

FEMA disaster assistance covers basic needs only and will not normally compensate you for your entire loss. If you have insurance, the government may help pay for basic needs not covered by your insurance. You should first contact your insurance agent; then, call FEMA to apply. Some disaster aid does not have to be paid back, while other forms of help may come as loans. A FEMA representative will explain the details when you call.

The SBA offers disaster loans up to \$200,000 to repair disaster-damaged primary residences. Homeowners and renters are eligible for up to \$40,000 to replace damaged personal property such as furniture and clothing. Loans to businesses of all sizes and nonprofit organizations up to \$1.5 million are available to repair or replace damaged real estate, machinery and equipment, supplies, and inventory. For information on SBA low-interest loans, residents and businesses in the eligible counties should call **1-800-659-2955 or 1-800-877-8339 for the hearing-impaired**.

FEMA manages federal response and recovery efforts following any national incident. FEMA also initiates mitigation activities, works with state and local emergency managers, and manages the National Flood Insurance Program. FEMA became part of the U.S. Department of Homeland Security on March 1, 2003.

DISASTER ASSISTANCE PROGRAM INFORMATION

When disaster strikes, FEMA administers a number of disaster assistance programs and coordinates the efforts of many other federal agencies that provide services to help people through the recovery process. The types of assistance that are available include:

Federal Emergency Management Agency Programs

INDIVIDUALS and HOUSEHOLDS PROGRAM: Housing assistance to individuals and families whose permanent homes were damaged or destroyed by high winds, heavy rainfall, flooding and flash flooding. Types of aid include grants for: temporary rental housing; essential repairs needed to make a residence safe, sanitary and functional; and, to meet serious disaster-related needs and expenses not covered by insurance or other programs, such as medical, dental, funeral, personal property, transportation and other FEMA-approved expenses. The State also covers a portion of the funding for certain types of assistance.

FEMA disaster assistance covers basic needs only and will not normally compensate you for your entire loss. If you have insurance, the government may help pay for basic needs not covered by your insurance. You should first contact your insurance agent; then, call FEMA to apply. Some disaster aid does not have to be paid back, while other forms of help may come as loans. A FEMA representative will explain the details when you call.

DISASTER UNEMPLOYMENT ASSISTANCE: Weekly benefits to those individuals out of work due to the disaster, including self-employed persons, farm owners and others not usually covered under regular unemployment insurance. This program is administered by the State and the funding is provided by FEMA.

U.S. Small Business Administration Programs

HOME/PERSONAL PROPERTY DISASTER LOANS: Disaster loans to homeowners and renters for restoring or replacing underinsured or uninsured disaster-damaged real and personal property. (Available in declared counties.)

BUSINESS DISASTER LOANS: Disaster loans to repair or replace destroyed or damaged business facilities, inventory, machinery, equipment, etc. not covered by insurance. (Available to large and small businesses in declared counties.) Loans also may be available only to small businesses for working capital to assist them during the disaster recovery period. (Available in declared and contiguous counties.)

The SBA offers disaster loans up to \$200,000 to repair disaster-damaged primary residences. Homeowners and renters are eligible for up to \$40,000 to replace damaged personal property such as furniture and clothing. Loans to businesses of all sizes and nonprofit organizations up to \$1.5 million are available to repair or replace damaged real estate, machinery and equipment, supplies, and inventory. For information on SBA low-interest loans, residents and businesses in the eligible counties should call **1-800-659-2955** or **1-800-877-8339** for the hearing-impaired.